

Schwartzschild Brothers.

Wedding Silver

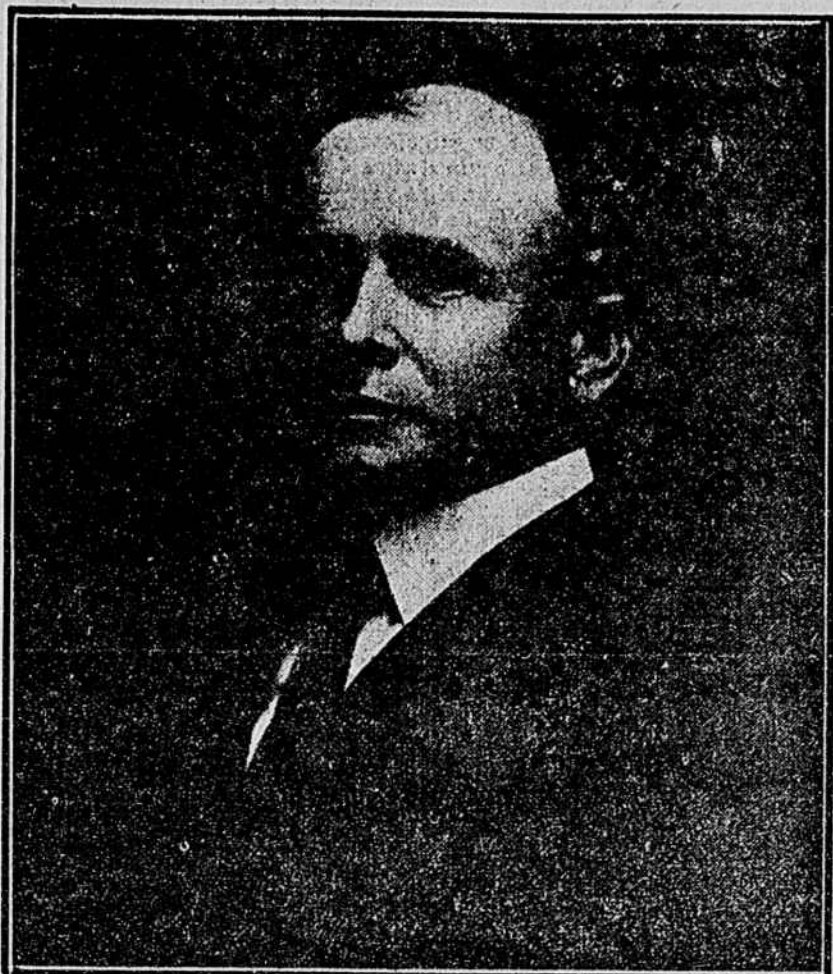
The practical use of Silver—and its lasting quality of beauty and elegance—make it most desirable for wedding gift selection.

Our displays of Silver are quite the most extensive, and an attractive gift may be readily selected at any price desired.

Schwartzschild Brothers

Richmond's Leading Jewelers, Broad and Second Sts.

Favors Reserve Bank for Richmond



GEORGE A. HOLDERNESSE,
President North Carolina Bankers' Association.

MANY SPEAKERS TO PRESENT OUR CLAIMS

Sands, Seay, Leigh, Carrington and Reed to Appear in Behalf of Richmond Before Organization Committee in Washington.

SOUTH BOSTON WANTS BANK HERE

[Special to The Times-Dispatch.] South Boston, Va., January 10.—A largely represented and enthusiastic mass-meeting of the citizens and business men of South Boston was held yesterday for the purpose of considering the claims of the city of Richmond as a location for one of the Federal reserve banks.

Colonel Henry Easley, president of the Planters and Merchants National Bank, was made chairman, and John D. Evans, secretary of the South Boston Tobacco Board of Trade, was made secretary.

It was evident from the first that all those attending the meeting were heartily in favor of selecting Richmond, and sweeping resolutions were unanimously adopted for presentation to William G. McAdoo, begging that Richmond be selected. In addition to this action of the mass-meeting, the citizens and business men and practically all of the business organizations and all of the banks have signed the petition to the same effect.

The people in this section are vitally interested in this matter, and they realize that it is of the highest importance that the bank shall be located in an accessible place and where it will be under the control of persons in sympathy with the agricultural interests of the Southern section, as large amounts of money necessarily are used in this section for growing the enormous tobacco crop, and when the bank is being marketed the bank clearings are excessive, and the bankers feel the necessity of being in close touch with the institution.

A committee of three, consisting of H. E. Jordan, T. B. Johnson and S. F. Gilliland, was appointed to co-operate with the Richmond committee.

Dunlop Flour

IT'S MADE IN RICHMOND

The Dunlop Mills, Richmond, Va.



It is not necessary to wear glasses that are fashious in appearance, just because you are obliged to wear double-vision

KRYPTOK LENSES

of the old-fashioned double-vision lenses and none of their faults. They look exactly like regular single-vision lenses, yet afford perfect vision for both far and near.

We grind them here—ask to see them; it is a pleasure to show you.

G. L. Hall Optical Co. Inc.
"Eyeglasses and Kodak Experts"
211 East Broad Street.

Hollybrook Scratching Food

AN IDEAL GRAIN MIXTURE. This mixture contains a large assortment of cracked and small grain and gives the hens just the assortment they need.

Sterling Egg Maker
Makes Hens Lay When Eggs Are High Priced.

Special Poultry Supply Catalogue on request. For full information and prices phone Madison 935.

Wood's Seed Stores
No. 12 S. 14th St.
Corner 6th & Marshall Sts.
1707 East Franklin St.

T. W. Wood & Sons,
Seedsmen.
Richmond - - - - - Virginia.

The
Shoe
207 North Sixth St.

Pure Blood

Instantly suggests the remedy, HOOD'S SASSAPARILLA. A word to the wise is sufficient. Buy a bottle this very day. Be sure to get Hood's Sarsaparilla, the true blood purifier, prepared only by C. I. Hood Co., Lowell, Mass.

ROANOKE TAKES FORMATION

Bankers and Business Men Generally Indorse Richmond for Bank.

[Special to The Times-Dispatch.] Roanoke, Va., January 10.—At a meeting of the Roanoke Clearing-House Association, composed of all the banks in this city, at which a representative of each bank was present, the question of the location of one of the Federal reserve banks to serve this district was fully discussed, and the following resolution was offered and unanimously adopted:

Whereas, in the opinion of the members of this association the location of one of the regional reserve banks to serve the large and extensive commercial, manufacturing, industrial and farming interests of this section should be in some city conveniently located and with quick railroad communication, and

Whereas, it is the opinion of this association that Richmond should be selected for the location of one of these Federal reserve banks, owing to its close proximity and quick mail facilities, not only with this section of Virginia, but with the surrounding States, and also, it having been the clearing center for the banks located in this section, it is in our opinion the logical point for a Federal reserve bank to serve this district.

Now, therefore, be it resolved, That we, the Roanoke Clearing-House Association, do hereby indorse Richmond for the location of a regional Federal reserve bank, and respectfully request the organization having in charge the location of the bank to establish one in the city of Richmond, Va.

The Chamber of Commerce takes practically the same stand as that outlined in the resolutions of the Clearing-House Association. Stress is laid on the geographical and commercial position of Virginia's capital.

"The Chamber of Commerce of the city of Roanoke, acting through its board of directors, desires to commit itself most cordially and heartily in favor of the selection of the city of Richmond as a proper, suitable and the best location for a Federal regional reserve bank for the section which will embrace the South Atlantic and adjacent States.

"We respectfully urge upon the organization the geographical situation of the city of Richmond, its commercial, financial and industrial pre-eminence and the established custom and trend of business, which have already made it the commercial center of the section named, as being strong and practically conclusive reasons for its selection as the location of the Federal bank which will serve this territory.

A copy of this minute shall be forwarded to the organization committee in Washington having charge of the establishment of regional banks in the various cities of the United States.

EDWARD L. BROWN, President.

Copies of these resolutions will be forwarded to the organization committee immediately. The banks of Roanoke for several years have been clearing their checks and commercial interest in the State generally feel that the importance of the territory lying adjacent to Virginia, including the immense coal fields, demands this action have a regional bank under the new currency plan.

ST. JAMES P. E. CHURCH (BIRCH AND Franklin Streets) Divine services at 11 A. M. and 8 P. M. Sunday School 9:30 A. M. Men's Bible Class at 10 A. M. Rev. WM. McADAMS, pastor. Strangers and visitors cordially welcome.

Church Notices

ST. JAMES P. E. CHURCH (BIRCH AND Franklin Streets) Divine services at 11 A. M. and 8 P. M. Sunday School 9:30 A. M. Men's Bible Class at 10 A. M. Rev. WM. McADAMS, pastor. Strangers and visitors cordially welcome.

Too Late for Classification

A STATED COMMUNICATION of Fraternal Lodge No. 53, A. F. & A. M., will be held at the Masonic Temple, 1000 N. 10th St., on TUESDAY, January 12, at 7 o'clock. Work in the degrees.

Members are urgently requested to attend. Members of sister lodges and transient brethren are fraternally invited to unite with us.

By order of the Worshipful Master, WM. REINHART, Secretary.

Office of the Watt Plover Company, 1430 and 1432 East Franklin Street, Richmond, Va., January 11, 1914.

THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company on TUESDAY, January 20, 1914, at 4 o'clock P. M.

JAMES J. SUTTON, Secretary.

WANTED, PARTNER IN GOOD CASH business that can invest \$2,000 to \$5,000 with or without services. Business well established, net 10 per cent. For particulars address H 101, care Times-Dispatch.

WANTED, PARTY AS SILENT PARTNER in the business of a small, two-story building, 1000 N. 10th St., Richmond, Va. H 105, care Times-Dispatch.

Bankrupt Notices

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE EASTERN DISTRICT OF VIRGINIA:

In the matter of CECIL K. TINDER, Bankrupt.

ORDER OF NOTICE FOR DISCHARGE OF DEBT. On this 10th day of January, A. D. 1914, on reading the petition for discharge of the bankrupt, it is

Ordered by the court, that a hearing be had upon the same on the 14TH DAY OF FEBRUARY, A. D. 1914, before said court, at 12 o'clock noon, and that notice thereof be published in The Times-Dispatch, a newspaper published in said district, and that all known creditors and other persons in interest may appear at the said time and place, and show cause, if any they have, why the prayer of the said petitioner should not be granted.

And it is further ordered by the court that the clerk shall send by mail to all known creditors copies of said petition and this order, addressed to them at their places of residence as stated.

Witness the HONORABLE EDMUND WAIDILL, JR., Judge of the said court, and the seal thereof, at Richmond, in said district, on the 10th day of January, A. D. 1914.

Attest: JOSEPH P. BRADY, Clerk.

MIR. GEO. J. HOOPER, Attorney for Bankrupt.

REFUSES TO NAME ITS FIRST CHOICE FOR RESERVE BANK

Winston-Salem Not Definite in Indorsement of Richmond.

ONLY WANTS CITY "TO NORTH OF US"

Principal Desire of Business Men Is That New Institution Shall Not Be Located to the South—Board of Trade Meeting Is Well Attended.

[Special to The Times-Dispatch.] Winston-Salem, N. C., January 10.—Concerning the recent visit of the Richmond delegation to Winston-Salem, in an effort to secure local cooperation in securing the selection of Richmond as the location for one of the Federal reserve banks, the directors of the Winston-Salem Board of Trade held a meeting this afternoon, which was well attended.

The directors passed resolutions which will be forwarded by President Ludlow to Secretaries W. G. McAdoo and D. F. Houston, composing the Federal reserve bank organization committee, at Washington, and also to the Richmond delegations.

The resolutions set forth that since the beginning of the public hearings by the organization committee, it had become seemingly apparent that it would not be good public policy to create one particularly large Federal reserve district, with New York City as the reserve city, and for that reason the Winston-Salem Board of Trade asks to be permitted to modify its request for New York as the reserve city for this section, by asking that Winston-Salem and so much of North Carolina as may be feasible "shall be placed in a reserve district with some city to the north of us as the reserve city."

For Continuance of Relations. The resolutions declare that the banking and industrial interests of this city and section have been built up through long years of affiliation with the cities to the North and East, and that it is the wish of the bankers and the business men of this section for the maintenance and continuity of these relations, with the least disturbance practicable.

The resolutions continue: "Whereas, in connection with the normal financial and trade relations with the larger cities to the North of us, we also have intimate and important mutual interest in trade and financial relations with the State of Virginia, and the cities thereof.

"Resolved, That the reserve bank organization committee is requested to recommend to the North Carolina and Virginia in the same Federal reserve district, with some city to the north of us as the reserve city."

Cured His RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned. I am doing hard work as a carpenter. There was no operation, no pain, no trouble. I have nothing to tell, but will give you information about how you may find a complete cure without operation. If you write to me, Eugene M. Pullen, Carpenter, 1122 Marshall Avenue, Manhattan, N. Y., I will cut out this notice and mail you a copy of my story. You may save a life or at least stop the misery and worry and danger of an operation—ADV.

A Reserve Bank

In Richmond is what we are all working for.

And the joy of trying to get a thing is almost as big as the satisfaction of having done.

This is what men call—HOPE.

Apply this principle in starting a savings account in this strong bank.

You'll find a joy in the financial returns that come to you, and just as great joy and satisfaction in the strengthened will and well-ordered life that results from systematic saving.

Broadway National Bank

What Our Name Means To You

When you purchase glasses at random you may obtain satisfaction, but when you avail yourself of Galeski Service, satisfaction is a certainty.

We have been more than a quarter of a century building our reputation, and know its value as well as its cost, and cannot afford a dissatisfied customer.

The name "Galeski" is a guarantee of satisfaction.

The S. GALESKI Optical Co.

Main and 8th Sts. KODAK Headquarters 223 E. Broad St.

Cannot Praise Duffy's Enough



Mr. and Mrs. Geo. W. Margeaux have received so much benefit from Duffy's Pure Malt Whiskey that they can give every one who is run down to try it, for it has given them health and strength when all others failed.

"My wife and I have used Duffy's Pure Malt Whiskey for some time, after trying a number of doctors without very much benefit, and we feel that for it they will take Duffy's as directed, they will find much better health. My wife is now able to take her walk before breakfast and do her own washing and ironing, and sleeps well. I know my back is stronger and I do not feel as I used to. We are 66 years of age, and Duffy's Pure Malt Whiskey has done us both so much good we feel we cannot say enough in its praise."—Geo. W. Margeaux, Arlington, Cal.

When men and women pass the age of sixty they need a remedy that will quicken the circulation, bring restful sleep, invigorate the brain and prevent decay.

Duffy's Pure Malt Whiskey

is the agent that will produce these happy results, so that your old age will be one of health, energy and happiness. It improves the digestion and assimilation used with remarkable results in the prevention and relief of consumption, pneumonia, grip, coughs, colds, asthma, malaria and low fevers, stomach troubles and all wasting and diseased conditions. It is invaluable for overworked men and delicate women, and is recognized as a family medicine everywhere. It makes the old feel young and keeps the young strong and vigorous. Get Duffy's to-day—it's just what you need. Sold by most druggists, grocers and dealers, \$1.00 a large bottle. Beware of cheap imitations! When bottle is empty, bring it!

The Duffy Malt Whiskey Co., Rochester, N. Y.

district, with some city to the north of us as the reserve city."

The resolutions do not name a first choice as between Baltimore, Washington, D. C., and New York City. The desire of the local business men is that they shall not have the reserve bank to the south on account of the obligations of local financial and industrial interests.

Winston-Salem, it is believed, has not wholly forgiven Virginia cities for their action in the freight rate matter, but it considers the matter in hand one for serious thought and consideration.

It is expected that representatives will be sent to Washington to confer with the committee in the matter of the desires of this section.

BANK APOSTLES END CAMPAIGN IN NORTH CAROLINA

(Continued From First Page.)

night, "after the magnificent support we have received from Charlotte and the other cities in North Carolina. We are going into that State Monday, and we will prove to the bankers there, as we have proved bankers here, that the interests of Virginia, North and South Carolina are one and the same."

At Concord, a large gathering of the Merchants' Association, at 11 o'clock this morning, presided over by President D. B. Coltrane, of the Concord National Bank, gave the visitors an attentive hearing. The verdict was unanimously in favor of Richmond, and a committee consisting of Mr. Coltrane, President H. R. Woodhouse, of the Cabarrus Savings Bank, and President A. Jones York, of the Citizens' Bank and Trust Company, was appointed to express the action of the body in this resolution. A copy of the resolution, it was directed, should be forwarded to each of North Carolina's Representatives in Congress.

With the Charlotte meeting ends the missionary service of George J. Seay, who left at 11:20 o'clock to-night for Richmond. To his able exposition of the currency act and earnest championship of Richmond as the location for one of the reserve cities, is due in great measure the marked success of the tour so far. His able combining in his talks a high degree of tact, with a sound method of exposition—rarely failing to carry his hearers to the Richmond point of view. His place on the committee will be filled with difficulty.

With Mr. Seay departed also to-night Henry E. Litchford, who has lent his name to the campaign, since joining the party at Raleigh. Thomas B. McAdams, although he had intended to leave to-night, had practically consented at a late hour to remain with the Richmond delegation until reinforcement from Richmond join it at Greenville Monday.

Reinforcements from Richmond. Mr. Dabney was notified to-day by bankers in Richmond that the delegation will be joined at Greenville on Monday night by R. Latimer Gordon, assistant cashier of the Planters National Bank; Wirt Durrett, assistant cashier of the American National Bank; and Julien H. Hill, cashier of the National, State and City Bank. The delegation was joined at Charlotte to-day by Vice-President John M. Miller, Jr., of the First National Bank. Mr. Miller was formerly a resident of Charlotte, and was of material assistance at the meeting to-night.

The Richmonders will spend to-morrow in that city as the guests of the Manufacturers' Club, and will leave Monday morning for Gastonia. From that point it will proceed to Greenville for the opening of the South Carolina campaign.

Under the caption "Richmond Is the Place," the Greenville Daily Piedmont in leading editorial to-day recommended Richmond, in preference to other cities under consideration, as the location of the Federal reserve bank, for this section.

"It is perfectly clear that no city in North Carolina or South Carolina, on account of the lack of funds and territory, as well as trade relations, can hope to secure the location," says the Piedmont.

On the other hand, Richmond, by reason of its large banking capital and its extensive relations and investments in the two Carolinas, is the only city in our section which could command weight or strength in the selection of a location for its reserve bank, and even with these factors, the chances are not as bright as it is wished they might be."

The editorial also enumerates some of the advantages that would accrue to this section should Richmond be selected as the location. "The cities that are making an effort to secure this loca-

Shepherd's
Fresh Every Minute
400E BROAD
Satin-finish Candies
40¢ lb
Nothing else in Richmond so good—So PERFECTLY FRESH
Buttercups
Molasses Peppermint Rock
Boston Cut
Mosaic Rock
Persian Squares
Molasses Pillows
Honey Rock
Chocolate Almond Rock
Peanut Butter Sticks
Luncheonettes
Served at our Fountain



Beautiful Jewelry

After the great holiday rush you will find that our stock of Jewelry has been replenished. Call and see what a complete line of Jewelry we now have. Fine goods for a little money.

"The Diamond Merchant."

J. S. JAMES
Jeweler and Optician.
7th and Main Sts.

McDougall Kitchen Cabinets and Doulgl Jewel Gas Ranges make sweet tempered housewives.

JURGENSE
Adams and Broad.